



Benefit Highlights for Takasago International

Term Life and AD&D

Class	Scheduled Benefit
All Members	Life and AD&D – An amount equal to \$15,000

- Waiver of Member Life and AD&D premium provided if qualified total disability begins while insured and prior to age 60 or retirement.
- Life and AD&D benefits cease upon retirement.

The above highlights are intended as an overview. In any discrepancy between the highlights and the master contract, the master contract will govern. These highlights do not guarantee benefits or eligibility. All terms, provisions, conditions, limitations and exclusions shown in the certificate booklet and master policy will apply.

Nippon Life Insurance Company of America